About the plan

Benefits Administration, within the Department of Finance & Administration, manages the State Group Insurance Program.

The state pays about 80% of the medical insurance monthly premium for state employees and dependents. This covers medical, behavioral health and pharmacy services.
I. Medical Options
   1. Medical plan options
   2. Health insurance carriers & network options
   3. Telehealth
   4. Premiums & comparison chart
   5. Pharmacy coverage
   6. Behavioral health coverage

II. Voluntary Options
   1. Dental
   2. Vision
   3. Life insurance
   4. Disability

III. Flexible Spending Accounts

IV. Wellness

V. Employee Assistance Program

VI. Enrolling in coverage

VII. Retirement

VIII. Resources
Medical Option

Medical Plan Options *(choose one)*
- **Premier** Preferred Provider Organization or Premier PPO
- **Standard** Preferred Provider Organization or Standard PPO
- Consumer-driven health plan with a health savings account or **CDHP/HSA**

**Tier Levels** *(choose one)*
Employee Only | Employee + Spouse | Employee + Child(ren) | Employee + Spouse + Child(ren)

**Carriers**
- **BlueCross BlueShield**
- **Cigna**

**4 Networks**

<table>
<thead>
<tr>
<th>Narrow Network</th>
<th>Broader Network*</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Network S</td>
<td>3 Network P</td>
</tr>
<tr>
<td>2 LocalPlus</td>
<td>4 Open Access Plus</td>
</tr>
</tbody>
</table>

*Additional cost applies. $65 per month for the employee only and employee + child(ren) tiers and an additional $130 per month for the employee + spouse and employee + spouse + child(ren) tiers. This cost is added to your monthly premium.

**Telehealth**
All plan members have access to virtual telehealth visits.

<table>
<thead>
<tr>
<th>BlueCross Blueshield</th>
<th>Cigna</th>
<th>PhysicianNow</th>
<th>MDLive</th>
</tr>
</thead>
</table>

**COST**
- PPO Plans: $15 copay for in network
- CDHP: Contact carrier for negotiated rate

Both are available 24 hours a day, seven days a week (including nights, weekends and holidays).
Pharmacy Benefits
All employees enrolled in medical coverage have pharmacy benefits. The health plan you choose determines your out-of-pocket prescription costs.

How much you pay depends on:
1. Drug tier
2. Drug quantity
3. Where you get your drugs

Behavioral Health – administered by Optum
All health plans include access to outpatient and facility-based behavioral health and substance use disorder services.
There is not a separate premium, deductible or max-out-of-pocket for behavioral health benefits.

Talkspace – talk with a therapist via:
- text
- audio
- video

Sanvello – on-demand mobile app to help with:
- stress
- anxiety
- depression
## Dental

### Cigna DHMO Prepaid Provider

This dental health maintenance organization provides services at fixed copay amounts paid by the member. A narrow network of dental providers must be used to receive benefits.

### Delta Dental DPPO

This dental preferred provider organization provides services with coinsurance paid by the member and Delta Dental. Any dentist can be used to receive benefits; you pay less with in-network dental providers.

### 2023 Active Member Dental Premiums

<table>
<thead>
<tr>
<th>Tiers</th>
<th>Cigna</th>
<th>Delta Dental</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
<td>$13.84</td>
<td>$19.82</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$24.54</td>
<td>$38.98</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$28.54</td>
<td>$52.70</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$33.74</td>
<td>$80.72</td>
</tr>
</tbody>
</table>

**NOTE:** Delta Dental has a waiting period from the member's coverage start date for some services. See the dental comparison chart for more.

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### Dental Comparison Chart

Can be found on the ParTNers for Health website

From the homepage:

1. Hover over **Other Options** tab in the main navigation
2. Click on **Dental**
3. Click on **2023 comparison of the plans' benefits**
Vision
Two plan options administered by EyeMed

<table>
<thead>
<tr>
<th>Tiers</th>
<th>Basic</th>
<th>Expanded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
<td>$3.18</td>
<td>$6.30</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$6.03</td>
<td>$11.98</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$6.35</td>
<td>$12.60</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$9.33</td>
<td>$18.54</td>
</tr>
</tbody>
</table>

Voluntary Options

Vision

Basic Plan
Offers discounted rates, copays and allowances for services and material.

Expanded Plan
Provides services and materials with a combination of copays, greater allowances than the basic plan and discounted rates.

2023 Active Member Vision Premiums

Vision Comparison Chart

Can be found on the ParTNers for Health website

From the homepage:
1. Hover over the Other Options tab in the main navigation
2. Click on Vision
3. Click on click here for 2023 comparison of plans’ benefits
**Life Insurance**

**Basic Group Term Life** and Accidental Death and Dismemberment Insurance

**PLEASE NOTE**

The amount of Basic Term Life and Basic AD&D insurance begins to **decrease** when you reach age 65.

Your enrolled dependents will have $3,000 Basic Term Life Insurance and Basic AD&D as a percentage of your Basic AD&D.

- Employees receive $20,000 in basic term life insurance and $40,000 in basic accidental death and dismemberment insurance paid by the state at no cost to the employee.
- Basic term life insurance coverage will be 1.5X the employee's base annual salary as of Sept. 1 of each year, **even if the employee is not enrolled in health insurance**, to a maximum of $50,000.
- Employees can **opt out** of the employee-paid basic term life insurance coverage over $20,000 and basic AD&D coverage over $40,000 along with dependent coverage.
- Opting out must be done in Edison. **This is a permanent choice.**

**Voluntary Term Life Insurance**

- Available to purchase for yourself, spouse and child(ren).
- Enrollment is not automatic.
- If you don't enroll when first eligible, you will be required to answer health questions when enrolling in the future.
- The guaranteed issue amount of voluntary life insurance is five times the employee's base annual salary

**Voluntary Accidental Death and Dismemberment Insurance**

You can buy voluntary AD&D insurance to give additional protection if you or your dependent's death or dismemberment is due to an accident.

Coverage level will **no longer** be based on salary, and instead be a choice of these amounts:

$50,000 | $60,000 | $100,000 | $250,000 | $500,000

**Dependent coverage level is a percentage of the employee's voluntary AD&D coverage amount.**
Disability Insurance
Protects your income if you are unable to work due to illness or injury.

**Short-term**
Replaces a portion of your income during a disability for up to 26 weeks.
- Enrollees pay 100% of the premium with after-tax dollars.
- By paying with after-tax dollars, any benefits paid to you will result in a tax-free benefit.
- You must use all accumulated leave (sick, annual and comp time) before your disability payments begin.

**Long Term**
Replaces a portion of your income during a disability AFTER first 120 days.


Flexible Spending Accounts

**Medical**
- PPO members only
  - Used to pay for certain medical, dental, vision and drug costs not covered by insurance
  - Annual Contribution Limit: $2,850 per year, $570 can be rolled over

**Limited Purpose**
- Used to pay vision and dental costs not covered by insurance for CDHP members
  - Annual Contribution Limit: $2,850 per year, $570 can be rolled over

**Dependent Care**
- Used to pay for after-school care, babysitting fees, daycare and preschool to allow the accountholder to work, attend school, or look for work
  - Annual Contribution Limit: $5,000 per household per year or $2,500 per spouse for married persons filing separately

**Important!** You cannot enroll in both medical and limited FSA in the same year.
Wellness

ActiveHealth Management is our wellness vendor, and they can help you achieve your health goals.

Your wellness program includes:

- A health assessment
- One-on-one coaching and group coaching
- Personalized weight management program
- Support for chronic conditions such as asthma, diabetes, COPD
- Help quitting tobacco
- Biometric screenings (excludes state plan retirees)
- Web portal and mobile app with access to many other online resources

State employees not enrolled in the health plan have access to the ActiveHealth web portal and mobile app.

Employee Assistance Program

Specialists available 24/7 at 855-Here4TN

Employee Assistance Program offers help with stress, legal, financial and work-life services

Five no-cost counseling sessions per problem, per year, per individual

Check out here4tn.com for more info.
Wellness

• 30,000
• Scan this code with your smartphone to access the Employee Discount Program

Employee Discount Program

• Exclusive discounts from your favorite brands
• 30,000 national and local offers
• Designed for your device of choice

Scan this code with your smartphone to access the Employee Discount Program
Enrolling in Coverage

• Enrollment Change Form

Enrollment must be completed and submitted to ABC within 30 calendar days of your hire date or date of becoming eligible.
The 30 days includes the hire date or other date you become eligible.

Dependent Documentation

Spouse  Marriage license + bank statement/mortgage statement/credit card statement/residential lease agreement/property tax statement/first page of most recent federal tax return filed showing “married filing jointly”

<table>
<thead>
<tr>
<th>Child(ren)</th>
<th>Biological</th>
<th>Adopted</th>
<th>Court order</th>
</tr>
</thead>
<tbody>
<tr>
<td>Biological</td>
<td>Birth certificate</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adopted</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Step</td>
<td>Verification of marriage between employee and spouse and birth certificate of child showing the relationship to the spouse</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Enrollment Deadlines

NEW HIRES:
Enrollment must be completed and submitted to ABC within 30 calendar days of your hire date or date of becoming eligible. The 30 days includes the hire date or other date you become eligible.

Enroll as quickly as possible to avoid the possibility of double premium payroll deductions

ANNUAL ENROLLMENT:
Gives you a chance to enroll or make changes to your existing coverage, like increasing or decreasing voluntary term life insurance, transferring between health, dental, disability and vision options and cancelling insurance.
We’re here to help

Benefits Office  865-974-5251
send all forms and documents to the general insurance email:
utinsurance@tennessee.edu

Online Resources provided by the State

Videos  Premiums  Comparison Charts  Enrollment Forms  Zendesk

tn.gov/partnersforhealth

For Retirement

865-974-5251  Select Option 2 to speak with a retirement analyst
retirement@tennessee.edu
tn.gov/partnersforhealth/continuing-insurance-at-retirement